

Information to identify the case:

Debtor 1	Donald A Landi Jr.		Social Security number or ITIN xxx-xx-6177	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
			EIN -----	
United States Bankruptcy Court District of New Jersey				
Case number: 18-16337-VFP				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald A Landi Jr.

5/15/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Donald A Landi, Jr.
Debtor

Case No. 18-16337-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 26

Date Rcvd: May 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2020.

db +Donald A Landi, Jr., 70 Drakesdale Road, Flanders, NJ 07836-9703
cr +TD Auto Finance LLC, 950 New Loudon Rd., Latham, NY 12110-2100
517576507 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517426517 +Dr. Sarwan S. Kahlam, MD, 37 Route 46, Hackettstown, NJ 07840-2733
517426518 +Executive Credit Manag, 4 Waterloo Rd, Stanhope, NJ 07874-2653
517476043 +Tracey A. Castillo, c/o Sussex County Probation - Child Sup, 43 47 High Street, Newton, NJ 07860-1738
517560325 +Tracey Castillo, 1 Mountain Heights Drive, Sparta, NJU 07871-2836

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2020 22:51:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 15 2020 22:51:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +EDI: RMSC.COM May 16 2020 02:13:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517464304 EDI: BECKLEE.COM May 16 2020 02:13:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517426511 +EDI: AMEREXPR.COM May 16 2020 02:13:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517426510 +EDI: AMEREXPR.COM May 16 2020 02:13:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517426512 +EDI: BANKAMER.COM May 16 2020 02:13:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517426514 +EDI: TSYS2.COM May 16 2020 02:13:00 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517426516 E-mail/PDF: DellBKNotifications@resurgent.com May 15 2020 22:58:58 Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
517426515 EDI: JPMORGANCHASE May 16 2020 02:13:00 Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517543134 EDI: PRA.COM May 16 2020 02:13:00 Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541
517426519 +E-mail/Text: bankruptcyteam@quickenloans.com May 15 2020 22:52:14 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
517476044 +E-mail/Text: bankruptcyteam@quickenloans.com May 15 2020 22:52:14 Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517429367 +EDI: RMSC.COM May 16 2020 02:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517426521 +EDI: RMSC.COM May 16 2020 02:13:00 Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517426522 +EDI: LCITDAUTO May 16 2020 02:13:00 TD Auto Finance, PO Box 9001921, Louisville, KY 40290-1921
517483068 +EDI: LCITDAUTO May 16 2020 02:13:00 TD Auto Finance LLC, Trustee Payment Dept., PO Box 16041, Lewiston, ME 04243-9523
517426523 +EDI: WFFC.COM May 16 2020 02:13:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517536114 EDI: WFFC.COM May 16 2020 02:13:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517530294* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517426513* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517578192* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
517426520* +Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906

TOTALS: 0, * 4, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

James C. Zimmermann on behalf of Debtor Donald A Landi, Jr. jim@jzlawyer.com, office@jzlawyer.com

Kevin Gordon McDonald on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magrue.com
Richard James Tracy, III on behalf of Creditor TD Auto Finance LLC rtracy@hillwallack.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6